

Fill in this information to identify the case:**Debtor 1** EDWARD F FISHER JR**Debtor 2** SUSAN D FISHER
(Spouse if filing)**United States Bankruptcy Court for the:** WESTERN DISTRICT OF PENNSYLVANIA**Case number** 16-22569-JAD**WWR #** 040872123Official Form 4100R**Response to Notice of Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: Citizens Bank, N.A.

Court claim no. (if known)

7Last 4 digits of any number you use to identify the debtor's account: 5226Property address: 6758 Elk Rush Rd
Imperial, PA 15126**Part 2: Prepetition Default Payments****Check one:**

- ☒ Creditor agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment**Check one:**

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on : / /

- ☒ Creditor states that the debtor(s) are not current on all post petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$791.24

b. Total fees, charges, expenses, escrow and costs outstanding:

+ (b) \$0.00

c. Total. Add lines a and b.

(c) \$791.24

Creditor asserts that the debtor(s) are contractually obligated for the post petition payment(s) that first became due on:

09/01/2021

Debtor 1 EDWARD F FISHER JR

Case number (if known) 16-22569-JAD

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct To the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Garry Masterson
Signature

Print Garry Masterson

Company Weltman, Weinberg & Reis, Co., L.P. A

If different from the notice address listed on the proof of claim to which this response applies;

Address 965 Keynote Circle
Brooklyn Heights, OH 44131

Contact phone (877) 338-9484

Date 10/19/2021

Title Attorney for Creditor

Email pitecf@weltman.com

The undersigned certifies that a true copy of the preceding Response to Notice of Final Cure Payment was served 10/19/2021, by U.S. Mail (or Electronically as provided by local rules) on the parties whose names and address are listed below:

Bryan P Keenan, Attorney for Debtors
keenan662@gmail.com

Ronda J Winnecour, Trustee
inquiries@chapter13trusteedpa.com

Edward F Fisher, Jr, Debtor
6758 Elk Rush Rd
Imperial, PA 15126

Susan D Fisher, Debtor
6758 Elk Rush Rd
Imperial, PA 15126

Office of the U.S. Trustee, at ustpreion03.pi.ecf@usdoj.gov

/S/ Garry Masterson
Garry Masterson,
Attorney for Creditor
Weltman, Weinberg & Reis Co., LPA
965 Keynote Circle
Brooklyn Heights, OH 44131

CUR

CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN

START DATE 06/02/20

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	06/02/20	8080 REGULAR PAYMENT	110.36	24,748.91
	07/01/20	8080 REGULAR PAYMENT	123.26	24,748.91
	08/04/20	8080 REGULAR PAYMENT	246.44	24,748.91
	08/31/20	8080 REGULAR PAYMENT	85.33	24,748.91
	10/02/20	8080 REGULAR PAYMENT	188.66	24,748.91
	11/04/20	8080 REGULAR PAYMENT	242.14	24,748.91
	11/30/20	8080 REGULAR PAYMENT	216.90	24,748.91
	01/04/21	8080 REGULAR PAYMENT	221.75	24,748.91
	01/29/21	8080 REGULAR PAYMENT	257.01	24,748.91
	02/25/21	8080 REGULAR PAYMENT	188.66	24,748.91
	03/30/21	8080 REGULAR PAYMENT	188.66	24,748.91
	06/01/21	8080 REGULAR PAYMENT	336.85	24,748.91
	07/29/21	8080 REGULAR PAYMENT	189.18	24,748.91
	09/09/21	8080 REG PYT ECOLLECT	189.17	24,748.91

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AMHS 10/13/21 HISTORY SUMMARY 09:21:39

CUR

CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN

START DATE 03/04/16

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	03/04/16	8080 REGULAR PAYMENT	181.40	24,750.00
	04/06/16	8080 REGULAR PAYMENT	195.00	24,748.91
	05/06/16	8080 REGULAR PAYMENT	186.00	24,748.91
	06/06/16	8080 REGULAR PAYMENT	195.55	24,748.91
	05/29/19	8080 REGULAR PAYMENT	236.47	24,748.91
	05/29/19	8080 REGULAR PAYMENT	116.97	24,748.91
	08/01/19	8080 REGULAR PAYMENT	249.53	24,748.91
	09/30/19	8080 REGULAR PAYMENT	248.14	24,748.91
	10/28/19	8080 REGULAR PAYMENT	236.47	24,748.91
	11/29/19	8080 REGULAR PAYMENT	223.23	24,748.91
	01/02/20	8080 REGULAR PAYMENT	267.86	24,748.91
	02/03/20	8080 REGULAR PAYMENT	380.15	24,748.91
	03/02/20	8080 REGULAR PAYMENT	169.22	24,748.91
	03/31/20	8080 REGULAR PAYMENT	158.23	24,748.91

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CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN
START DATE 11/06/15

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	11/06/15	8080 REGULAR PAYMENT	189.19	24,750.00
	12/07/15	8080 CHECK-FREE TRAN	183.08	24,750.00
	01/08/16	8080 REGULAR PAYMENT	189.19	24,750.00
	02/05/16	8080 REGULAR PAYMENT	189.03	24,750.00

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AMHS 10/13/21 HISTORY SUMMARY 09:22:20
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CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN
START DATE 06/25/18

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	06/25/18	8180 CK 1082954	149.99	24,748.91
	07/30/18	8180 CK 1086066	277.63	24,748.91
	08/31/18	8180 CK 1089328	201.17	24,748.91
	09/27/18	8180 CK 1092535	211.74	24,748.91
	11/02/18	8180 CK 1095700	326.28	24,748.91
	11/30/18	8180 CK 1098942	112.47	24,748.91
	12/26/18	8180 CK 1102050	337.61	24,748.91
	01/29/19	8180 CK 1105190	146.37	24,748.91
	03/28/19	8180 FORCE REG PMT	217.23	24,748.91
	04/30/19	8180 FORCE REG PMT	274.15	24,748.91
	04/30/19	8180 FORCE REG PMT	70.68	24,748.91
	06/28/19	8180 FORCE REG PMT	172.72	24,748.91
	07/12/19	8180 FORCE REG PMT	210.55	24,748.91
	05/01/20	8180 FORCE REG PMT	483.13	24,748.91

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CUR
CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN
START DATE 05/31/17

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	05/31/17	8180 CK 1040199	253.06	24,748.91
	06/30/17	8180 FORCE REG PMT	224.31	24,748.91
	07/28/17	8180 CK 1046878	195.75	24,748.91
	08/14/17	8180 CK 1049505	226.00	24,748.91
	08/28/17	8180 CK 1050210	195.84	24,748.91
	09/29/17	8180 CK 1053529	195.62	24,748.91
	10/30/17	8180 FORCE REG PMT	154.96	24,748.91
	11/29/17	8180 FORCE REG PMT	203.54	24,748.91
	12/27/17	8180 CK 1063455	164.56	24,748.91
	01/29/18	8180 CK 1066863	171.09	24,748.91
	02/26/18	8180 FORCE REG PMT	113.48	24,748.91
	04/02/18	8180 CK 1073257	146.15	24,748.91
	04/27/18	8180 CK 1076485	179.82	24,748.91
	05/29/18	8180 CK 1079725	211.08	24,748.91

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AMHS 10/13/21 HISTORY SUMMARY 09:22:20
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CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] FISHER SUSANN
START DATE 11/25/16

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D=DISPUTED ITEM STATUS CHG, I=INVESTOR SPECIFIC, V=INVESTOR CUSTODIAL

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	11/25/16	8180 FORCE REG PMT	804.18	24,748.91
	12/27/16	8180 FORCE REG PMT	193.51	24,748.91
	02/27/17	8180 CK 1030187	215.79	24,748.91
	03/31/17	8180 CK 1033557	222.47	24,748.91

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